

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-35590-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph William Nittoso  
110 Lexington Avenue  
Bloomfield, NJ 07003

Therese Celeste Edwards  
110 Lexington Avenue  
Bloomfield, NJ 07003

Social Security No.:

xxx-xx-9820

xxx-xx-1628

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 23, 2018.

On 03/27/2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: April 18, 2019  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 27, 2019

JAN: nds

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joseph William Nittoso  
 Therese Celeste Edwards  
 Debtors

Case No. 17-35590-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 78

Date Rcvd: Mar 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2019.  
 db/jdb

+Joseph William Nittoso, Therese Celeste Edwards, 110 Lexington Avenue,  
 Bloomfield, NJ 07003-5765

517242463 ACS Education Services, C/o Acs, Utica, NY 13501

517242462 +ACS Education Services, Po Box 7052, Utica, NY 13504-7052

517242464 +AES/Brazosus, Attn: Bankruptcy, Po Box 8183, Harrisburg, PA 17105-8183

517242465 +AES/Brazosus, Pob 61047, Harrisburg, PA 17106-1047

517242466 +Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461

517242468 +Aes/nct, Pob 61047, Harrisburg, PA 17106-1047

517242472 +Am Std Asst, 100 Cambridge St., Suite 1600, Boston, MA 02114-2518

517242473 +Am Std Asst, 100 Cambridge St Ste 160, Boston, MA 02114-2547

517242476 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015

517242477 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803

517360436 CACH, LLC its successors and assigns as assignee, of Avant, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587

517242485 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

517242484 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298

517274620 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

517242486 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241

517242487 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241

517242488 +Experian, P.O. Box 2002, Allen, TX 75013-2002

517242489 +Experian, P.O. Box 4500, Allen, TX 75013-1311

517242492 +Linda Evans, c/o Lawrence & Gerges LLC, 140 Mountain Avenue, Suite 204,  
 Springfield, NJ 07081-1725

517242491 +Linda Evans, 150 Madison Avenue, Westfield, NJ 07090-4218

517242496 +M&T Bank, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

517242498 Midland Funding, Att: Pressler and Pressler, LLP, 7 Entin Road,  
 Parsippany, NJ 07054-5020

517265608 +National Collegiate Student Loan Trust 2004-2, Po Box 4275, Norcross, GA 30091-4275

517265607 +National Collegiate Student Loan Trust 2005-3, Po Box 4275, Norcross, GA 30091-4275

517473799 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

517242500 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
 Trenton, NJ 08602-0269

517242501 +Suzanne Lashley, 824 Central Avenue, Plainfield, NJ 07060-2333

517242502 +Suzanne Lashley, c/o Lawrence & Gerges LLC, 140 Mountain Avenue, Suite 204,  
 Springfield, NJ 07081-1725

517242509 +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

517242510 +Target, Po Box 673, Minneapolis, MN 55440-0673

517242511 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022

517242512 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000

517242513 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

517242516 +Wells Fargo Auto Finance, Po Box 29704, Phoenix, AZ 85038-9704

517242515 +Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704

517242517 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438

517242518 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

517309049 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438

517280130 +Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

517320062 +Wells Fargo Bank, N.A. - Wells Fargo Auto Finance, 435 Ford Road, Suite 300,  
 St. Louis Park, MN 55426-4938

517242519 +Wf Pll, P.o. Box 94435, Albuquerque, NM 87199-4435

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbank@usdoj.gov Mar 27 2019 23:45:23 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 27 2019 23:45:19 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +E-mail/PDF: gecsed@recoverycorp.com Mar 27 2019 23:41:33  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

517242470 +E-mail/Text: ally@ebn.phinsolutions.com Mar 27 2019 23:44:17 Ally Financial,  
 Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901

517281483 E-mail/Text: ally@ebn.phinsolutions.com Mar 27 2019 23:44:17 Ally Financial,  
 PO Box 130424, Roseville MN 55113-0004

517242471 +E-mail/Text: ally@ebn.phinsolutions.com Mar 27 2019 23:44:17 Ally Financial,  
 200 Renaissance Ctr, Detroit, MI 48243-1300

517242474 +E-mail/Text: bk@avant.com Mar 27 2019 23:45:57 Avant Credit, Inc, Attention Bankruptcy,  
 Po Box 9183380, Chicago, IL 60691-3380

517242475 +E-mail/Text: bk@avant.com Mar 27 2019 23:45:57 Avant Credit, Inc,  
 222 N. Lasalle Suite 170, Chicago, IL 60601-1101

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 78

Date Rcvd: Mar 27, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517242480 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 23:42:21 Capital One,  
15000 Capital One Dr, Richmond, VA 23238  
517242478 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 23:41:45 Capital One,  
Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
517298516 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 23:43:01  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
517242482 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 23:41:33 Care Credit, PO Box 965036,  
Orlando, FL 32896-5036  
517242483 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 23:41:33 Care Credit, P.O. Box 960061,  
Orlando, FL 32896-0061  
517364716 +E-mail/Text: bncmail@w-legal.com Mar 27 2019 23:45:31 Comenity Capital Bank/Paypal Credit,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
517242490 E-mail/Text: cio.bncmail@irs.gov Mar 27 2019 23:44:32 Internal Revenue Service,  
P.O. Box 21126, Philadelphia, PA 19114-0326  
517360443 E-mail/PDF: resurgentbknofications@resurgent.com Mar 27 2019 23:41:55  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517242493 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 27 2019 23:41:57  
LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497  
517242495 E-mail/Text: camanagement@mtb.com Mar 27 2019 23:44:51 M & T Bank, 1 Fountain Plz,  
Buffalo, NY 14203  
517242494 E-mail/Text: camanagement@mtb.com Mar 27 2019 23:44:51 M & T Bank, Po Box 844,  
Buffalo, NY 14240  
517365731 E-mail/Text: camanagement@mtb.com Mar 27 2019 23:44:51 M&T Bank, P.O. Box 1288,  
Buffalo, NY 14240-1288  
517242499 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 27 2019 23:45:18 Midland Funding,  
2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
517242497 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 27 2019 23:45:18 Midland Funding,  
Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069  
517276050 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 27 2019 23:45:18 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517258640 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 28 2019 00:07:13  
Portfolio Recovery Associates, LLC, c/o Cabelas Club, POB 41067, Norfolk VA 23541  
518140065 +E-mail/Text: bncmail@w-legal.com Mar 27 2019 23:45:31 SYNCHRONY BANK,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121,  
SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132  
518140064 +E-mail/Text: bncmail@w-legal.com Mar 27 2019 23:45:31 SYNCHRONY BANK,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
517245620 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 23:42:09 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517242504 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 23:41:33 Synchrony Bank/ HH Gregg,  
C/o Po Box 965036, Orlando, FL 32896-0001  
517242503 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 23:41:33 Synchrony Bank/ HH Gregg,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517242505 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 23:41:33 Synchrony Bank/Chevron,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517242506 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 23:41:33 Synchrony Bank/Chevron,  
P.o Box 965015, Orlando, FL 32896-5015  
517242507 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 23:41:33 Synchrony Bank/Linen N' Things,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517242508 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 23:41:33 Synchrony Bank/Linen N' Things,  
Po Box 965005, Orlando, FL 32896-5005  
517367273 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 27 2019 23:53:37 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517242520 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 23:43:01  
Worlds Foremost Bank N, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463  
517242521 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 23:41:46  
Worlds Foremost Bank N, 4800 Nw 1st Street, Lincoln, NE 68521-4463

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517242469\* +Aes/nct, Pob 61047, Harrisburg, PA 17106-1047  
517242467\* +Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
517242481\* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
517242479\* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
517242514\* +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 78

Date Rcvd: Mar 27, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

David G. Beslow on behalf of Debtor Joseph William Nittoso yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
David G. Beslow on behalf of Joint Debtor Therese Celeste Edwards yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Joint Debtor Therese Celeste Edwards yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Mark Goldman on behalf of Debtor Joseph William Nittoso yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9